

## Fill in this information to identify the case:

Debtor 1 Laura E. Goodwin  
aka Laura Goodwin  
dba Laura Goodwin

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the SOUTHERN District of INDIANA

Case number 19-91836-AKM-13

## Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

Court claim no. (if known): 13-2

Last 4 digits of any number you use to identify the debtor's account: 3380

Date of payment change: 12/1/2020

Must be at least 21 days after date of this notice

New total payment: \$306.41

Principal, interest, and escrow, if any

## Part 1: Escrow Account Payment Adjustment

## 1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$132.30

New escrow payment: \$134.45

## Part 2: Mortgage Payment Adjustment

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

## Part 3: Other Payment Change

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Laura E. Goodwin  
aka Laura Goodwin  
dba Laura Goodwin

Print Name Middle Name Last Name

Case number (if known) 19-91836-AKM-13

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Alexa Martini Stinson Date 11/4/2020  
 Signature

Print Alexa Martini Stinson  
 First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid & Crane LLC

Address 10700 Abbott's Bridge Road, Suite 170  
 Number Street

Duluth GA 30097  
 City

State

ZIP Code

Contact Phone 470-321-7112

Email astinson@rascrane.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on November 5, 2020, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Laura E. Goodwin  
2490 Franks Drive  
Madison, IN 47250

Lloyd Koehler  
400 Pearl St. Ste 200  
New Albany, IN 47150

Joseph M. Black, Jr.  
Office of Joseph M. Black, Jr.  
PO Box 846  
Seymour, IN 47274

U.S. Trustee  
Office of U.S. Trustee  
101 W. Ohio St.. Ste. 1000  
Indianapolis, IN 46204

By: /s/ Esther Kudron  
ekudron@rascrane.com



Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826  
For Inquiries: (800) 365-7107

Final

LAURA E GOODWIN  
JASON L GOODWIN  
2490 FRANKS DR  
MADISON IN 47250

Analysis Date: September 30, 2020

Loan: [REDACTED]

Property Address:  
2490 FRANKS DR  
MADISON, IN 47250

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Dec01, 2020	Prior Esc Pmt	December 01, 2019	Escrow Balance Calculation	
P & I Pmt:			\$171.96	\$171.96	P & I Pmt:	\$171.96	Due Date:	August 01, 2020
Escrow Pmt:			\$132.30	\$134.45	Escrow Pmt:	\$132.30	Escrow Balance:	\$926.76
Other Funds Pmt:			\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$529.20
Asst. Pmt (-):			\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$262.29
Reserve Acct Pmt:			\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment			\$304.26	\$306.41	Total Payment	\$304.26	Anticipated Escrow Balance:	\$1,193.67

Shortage/Overage Information	Effective Dec01, 2020
Upcoming Total Annual Bills	\$1,613.38
Required Cushion	\$268.90
Required Starting Balance	\$813.29
Escrow Shortage	\$0.00
Surplus	\$380.38

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 268.90. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 268.90 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Dec2019 to Nov 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Actual	Payments From Escrow Anticipated	Actual	Description	Escrow Balance Required	Actual
					Starting Balance	654.97	(121.17)
Dec 2019	132.30	141.12			*	787.27	19.95
Jan 2020	132.30	282.24			*	919.57	302.19
Feb 2020	132.30	132.30				1,051.87	434.49
Mar 2020	132.30	264.60			*	1,184.17	699.09
Apr 2020	132.30	132.30				1,316.47	831.39
Apr 2020				273.09	* County Tax	1,316.47	558.30
May 2020	132.30	264.60	262.29		* County Tax	1,186.48	822.90
May 2020	141.12		1,063.00	1,078.00	* Hazard	264.60	(255.10)
Jun 2020	132.30	132.30				396.90	(122.80)
Jul 2020	132.30	132.30				529.20	9.50
Aug 2020	132.30				*	661.50	9.50
Sep 2020	132.30				*	793.80	9.50
Oct 2020	132.30				*	926.10	9.50
Nov 2020	132.30		262.29		* County Tax	796.11	9.50
					Anticipated Transactions	796.11	9.50
Nov 2020		529.20 P		262.29	County Tax		276.41
	\$1,728.72	\$2,010.96	\$1,587.58	\$1,613.38			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.  
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

September 30, 2020

Loan:

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Dec 2020	134.45		Starting Balance	1,193.67	813.29
Jan 2021	134.45			1,328.12	947.74
Feb 2021	134.45			1,462.57	1,082.19
Mar 2021	134.45			1,597.02	1,216.64
Apr 2021	134.45			1,731.47	1,351.09
May 2021	134.45	273.09	County Tax	1,865.92	1,485.54
May 2021		1,078.00	Hazard	1,727.28	1,346.90
Jun 2021	134.45			649.28	268.90
Jul 2021	134.45			783.73	403.35
Aug 2021	134.45			918.18	537.80
Sep 2021	134.45			1,052.63	672.25
Oct 2021	134.45			1,187.08	806.70
Nov 2021	134.45	262.29	County Tax	1,321.53	941.15
	<u>\$1,613.40</u>	<u>\$1,613.38</u>		1,193.69	813.31

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 1,193.67. Your starting balance (escrow balance required) according to this analysis should be \$813.29. This means you have a surplus of 380.38. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 1,613.38. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$134.45
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$134.45</u>

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION